

NEWSLETTER • WINTER 2018



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IMPORTANT CHANGES

ABD Federal Credit Union members are our first priority. We strive to offer services that are tailor made for each member.

We NO LONGER place automatic holds on payroll for your Loan payments. It is the obligation of the member to insure funds are available for Loan payment transfers; however, if you would like to request the payroll hold service please contact us at 1-586-751-4400 and dial Ext 3170.

ABD BRANCH OFFICES

MAIN OFFICE

27850 Mound Rd, Warren, MI 48092
Phone: (586) 751-4400

DETROIT OFFICE

2222 Conner, Detroit, MI 48215
Phone: (313) 822-1034

ILLINOIS OFFICE

892 Belvidere Road, Belvidere, IL 61008
Phone: (815) 544-6437

HOURS

Monday-Thursday 9:00 am - 5:00 pm
Friday 9:00 am - 6:00 pm

Loan By Phone (586) 751-2638
Phone Banking (833) 838-9964
abdacct@msn.com
www.abdfcu.com

SHARED BRANCHES:

By 1-800-919-2872
By text 91989

Online: www.sharebranching.org

LOST/STOLEN DEBIT CARD:
1-888-241-2510

CREDIT CARD: 1-800-828-3901



YOU LOVE THE CAR YOU DRIVE SO STOP PAYING HIGH RATES!!

Get the rate you deserve. Refinancing with **ABD Federal Credit Union** is easy and can save you money. Simply bring in the Original Contract, a 10 Day Payoff and drive the vehicle to the Credit Union. Rates are based on your credit score. Complete the application on the back of this Newsletter or **STOP IN TODAY!!!**



MESSAGE FROM THE CEO

It has been my pleasure to serve the members of **ABD Federal Credit Union** for over 25 years and I am honored to now serve you as the newly appointed CEO.

I want to say thank you for your patience during the transition to our new core processor. Every effort will be made to improve and provide ABD Members with quality financial services. I am here to service you. *-Mattie Bragg*

ABDFCU ANNUAL MEETING NOTICE

The **Annual Meeting of ABD Federal Credit Union** is scheduled for:

Sunday, January 27, 2019 1:00 PM
UAW Local 1264
7450 15 Mile Road
Sterling Heights, MI 48312

Join us for a year end review of the credit union business and a look into 2019.

UPDATE YOUR CONTACT INFO!

Keeping us updated when you make changes to your address, telephone number and email will allow us to better serve you and can also help prevent fraud.

Check with a teller, member service representative or on your online profile to verify your contact information on file.



WANT YOUR REFUND FAST?

Did you know that when you choose to receive your tax refund as a paper check, the IRS says you can expect to wait approximately four to seven weeks to get your money? A fast and safe solution is electronic Direct Deposit.

Simply enter ABD Routing & Transit Number 272 485 673 on your 1040, 1040A or 1040-EZ Tax Form then choose either your Checking or Savings account. If you choose your savings account, enter the appropriate account number with no dashes or spaces and add 000 to the end of your account number. For electronic deposits to your checking account, please call 1-586-751-4400 Extension 3172 to get the appropriate check digit.

Please remember that the name on the return **MUST** also be an owner on the account.



UPCOMING EVENTS

We hope this year will be the best year you've ever had!! Please note that **ABD Federal Credit Union** will be closed the following Holidays.

- January 1st** – New Years Day
- January 21st** – Martin Luther King Jr. Day
- February 18th** – Presidents Day



ABD FEDERAL CREDIT UNION
27850 Mound Road • Warren, Michigan 48092

Fax (586) 751-4407

APPLICATION FOR LOAN

ABD Account Number
Date of Birth

Reason for Loan:

Amount

I wish to repay this loan in _____
monthly installments of \$ _____
Due on the 30th of each month by cash
or payroll deduction starting _____

_____ \$ _____

Do You Want Credit Life Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do You Want Credit Disability Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Name		Social Security Number	
Present Address (Street)		No. Years	
City, State, Zip		City, State, Zip	
Previous Address (Complete if Previous Address Less Than 3 years)		Previous Address (Complete if Previous Address Less Than 3 years)	
HOMEOWNERS Please complete Purchase Price Balance Owed Est. Value		HOMEOWNERS Please complete Purchase Price Balance Owed Est. Value	
Home Phone Number Birth date		Home Phone Number Birth date	
Cell Phone Number Email		Cell Phone Number Email	
Employers Name / Division / Title		Employers Address or Plant Number	
Employers Phone Number Position		Employers Phone Number Position	
Pay Frequency (Very Important) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly Gross Hourly Rate Seniority Date		Pay Frequency (Very Important) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly Gross Hourly Rate Seniority Date	
Previous Employment (Complete if above less than 3 years)		Years Employed	
Other Income Source		Other Income Source	
Automobile Year Make Model Bal. Owed		Automobile Year Make Model Bal. Owed	
Drivers License Number		Drivers License Number	

*NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

BANK (NAME)	TYPE OF ACCOUNT	INTEREST RATE
BANK (NAME)	TYPE OF ACCOUNT	INTEREST RATE

CREDIT INFORMATION, OUTSTANDING DEBTS

LIST ALL DEBTS i.e. CAR LOANS, BANK LOANS, FINANCE COMPANIES, CREDIT UNIONS, DEPT. STORES, CREDIT CARD ACCOUNTS.

Names of Creditors	Interest Rate	Collateral if Secured Loan	Balance Owed	Monthly Payments	Amount Past Due
1. MTG / RENT					
2. AUTO PAYMENT					
3. ABD FCU					
4. ABD VISA					

Name of Nearest Relative Not Living With You	Address (City, State, Zip)	Relationship
Complete the following only if you reside in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin); or if another person will be jointly liable on the account. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		
This statement is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (we) also authorize the credit union to verify or obtain further information the credit union to may deem necessary concerning my (our) credit standing. In the event my (our) request is approved and issued, I (we) agree to read and comply with the terms of the agreement which will be furnished to me (us).		
APPLICANT SIGNATURE X	DATE	CO-APPLICANT'S SIGNATURE X